

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
District of New Jersey**

In Re: CHRISTOPHER MICHAEL JANKOSKI

Case No.: 24-16538

Judge: MBK

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original☒ Modified/Notice Required

Date: February 07, 2024

☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS WILL BE AFFECTED**

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a/ ☐ 7b/ ☐ 7c.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a/ ☐ 7b/ ☐ 7c

Initial Debtor(s)' Attorney /s/ EH

Initial Debtor: /s/ CMJ

Initial Co-Debtor

Part 1: Payment and Length of Plan

- a. The debtor shall pay to the Chapter 13 Trustee \$400.00 monthly for 52 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$_____ per month for _____ months; \$_____ per month for _____ months, for a total of 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
☐ Sale of real property
 Description: 15 Sheriff Street, Freehold, NJ 07728
 Rocket Mortgage

Proposed date for completion: _____

☐ Refinance of real property:
 Description: _____
 Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
 Description: _____
 Proposed date for completion: _____

- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.

☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.

- e. For debtors filing joint petition:
☐ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: _____ Initial Co-Debtor: _____

Part 2: Adequate Protection

X **NONE**

- a. Adequate protection payments will be made in the amount of \$_____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)
- b. Adequate protection payments will be made in the amount of \$_____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE BALANCE DUE: Per Fee Application NONE- 00.00
ATTORNEY FEE BALANCE	ADMINISTRATIVE	
DOMESTIC SUPPORT OBLIGATION Internal Revenue Service	Taxes and Certain Other Debts	

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
 Check one:
☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
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c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee
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2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee

Part 5: Unsecured Claims

NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis for Separate Classification	Treatment	Amount to be Paid by Trustee

Part 6: Executory Contracts and Unexpired Leases

X NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor

Part 7: Motions

X NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan

and transmittal notice are served

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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- d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) Other Administrative Claims

- | | |
|----|--------------------------|
| 3) | Secured Claims |
| 4) | Lease Arrearages |
| 5) | Priority Claims |
| 6) | General Unsecured Claims |

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification

NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 01/02/2025.

Explain below **why** the plan is being modified:

- Real Estate Property was sold on January 31, 2025

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: February 07, 2025

/s/ CHRISTOPHER MICHAEL JANKOSKI

CHRISTOPHER MICHAEL JANKOSKI

Debtor

Date: _____

Joint Debtor

Date: February 07, 2025

/s/ Edward Hanratty

Edward Hanratty

Attorney for the Debtor(s)

In re:
Christopher Michael Jankoski
Debtor

Case No. 24-16538-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Feb 18, 2025

Form ID: pdf901

Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2025:

Recip ID	Recipient Name and Address
db	+ Christopher Michael Jankoski, 22 Kenith Way, Robbinsville, NJ 08691-3075
auc	+ Blue Moon Estate Sales of Central Jersey, 26 Dayna Drive, Monroe, NJ 08831-1991
r	+ Raquel Nunez-Villaman, Weichert, 1394 Route 9 South, Old Bridge, NJ 08857-2861
520316586	BRIDGECREST CREDIT COMPANY,LLC, 1800 N COLORADO ST, Gilbert, AZ 85233
520316589	+ CAPITAL HEALTH, ATTN: PATIENT ACCOUNTS, 750 BRUNSWICK AVE, Trenton, NJ 08638-4143
520316591	+ CAPITAL HEALTH MEDICAL GROUP, ATTN: 17558X, PO BOX 14000, Belfast, ME 04915-4033
520316593	+ CENTRAL JERSEY EMER MEDICINE ASSOC PC, ATTN: 821, PO BOX 3484, Toledo, OH 43607-0484
520316594	+ CENTRASTATE HEALTHCARE SYSTEM, 901 W Main St, Freehold, NJ 07728-2549
520316599	+ CREDIT MANAGEMENT COMPANY, PO BOX 16182, Pittsburgh, PA 15242-0182
520316604	+ FREEHOLD BOROUGH, 30 MECHANIC STREET, Freehold, NJ 07728-2206
520316605	+ HACKENSACK MERIDIAN HEALTH, PO BOX 48028, Newark, NJ 07101-4828
520316617	+ HACKENSACK MERIDIAN HEALTH MEDICAL GROUP, PO BOX 95000-4353, Philadelphia, PA 19195-0001
520316616	+ HACKENSACK MERIDIAN HEALTH MEDICAL GROUP, PO BOX 95000, Philadelphia, PA 19195-0001
520316619	+ HOAGLAND, LONGO, MORAN, DUNST & DOUKAS, 40 PATERSON STREET PO BOX 480, New Brunswick, NJ 08903-0480
520316621	+ JERSEY SHORE UIVERSITY MEDICAL CENTER, PO BOX 48028, Newark, NJ 07101-4828
520316622	JERSEY SHORE UNIVERSITY MEDICAL CENTER, 1945 NJ-33, Neptune, NJ 07753
520542067	+ NATIONAL MEDICAL ADMNISTRATORS, INC.,, PO BOX 924047, NORCROSS, GA 30010-4047
520316626	+ NEW JERSEY NATURAL GAS, 1415 WYCKOFF ROAD PO BOX 1464, Belmar, NJ 07719-1464
520316634	+ PRINCETON RADIOLOGY ASSOCIATED PA, 3674 State Route 27, Kendall Park, NJ 08824-1002
520316636	+ ROCKET MORTGAGE, LLC, 1050 WOODWARD AVENUE, Detroit, MI 48226-3573
520316637	+ RWJ BARNABAS HEALTH, PO BOX 22363, New York, NY 10087-0001
520335542	+ Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
520316640	+ VENGROFF WILLIAMS, INC, DEPT 500 PO BOX 4478, Houston, TX 77210-4478

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 18 2025 22:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 18 2025 22:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520316570	+ Email/Text: amscbankruptcy@adt.com	Feb 18 2025 22:47:00	ADT SECURITY SERVICES, PO BOX 371878, Pittsburgh, PA 15250-7878
520316571	+ Email/PDF: AffirmBKNotifications@resurgent.com	Feb 18 2025 22:48:19	AFFIRM, 650 CALIFORNIA STREET, FLOOR 12, San Francisco, CA 94108-2716
520316573	+ Email/Text: kristin.villneauve@allianceoneinc.com	Feb 18 2025 22:44:00	ALLIANCEONE, PO BOX 3100, Southeastern, PA 19398-3100
520316572	^ MEBN	Feb 18 2025 22:38:49	ALLIANCEONE, 3043 WALTON ROAD, SUITE 201, Plymouth Meeting, PA 19462-2389

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520316575	+ Email/Text: ebn@americollect.com	Feb 18 2025 22:46:00	AMERICOLLECT, PO BOX 1505, Manitowoc, WI 54221-1505
520316574	Email/Text: ebn@americollect.com	Feb 18 2025 22:46:00	AMERICOLLECT, 1851 S ALVERNO ROAD, Manitowoc, WI 54221
520316580	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 18 2025 22:44:00	BANK OF AMERICA, N.A., 450 AMERICAN ST 93065-6285
520316581	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 18 2025 22:45:00	BARCLAYS BANK DELAWARE, PO BOX 8803 ATT: CREDIT BUREAU, Wilmington, DE 19899-8803
520316582	^ MEBN	Feb 18 2025 22:37:46	BCA FINANCIAL SERVICES, 18001 OLD CUTLER ROAD, SUITE 462, Miami, FL 33157-6437
520316585	Email/Text: bankruptcynotices@bermanrabin.com	Feb 18 2025 22:44:00	BERMAN & RABIN, PA, 15280 METCALF AVE, Overland Park, KS 66223
520321425	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 18 2025 22:48:01	Bridgecrest Credit Company, LLC as Agent, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520316587	+ Email/Text: bankruptcy@ctech-collects.com	Feb 18 2025 22:45:00	C.TECH COLLECTIONS, INC, PO BOX 402, Mount Sinai, NY 11766-0402
520316592	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 18 2025 22:59:23	CAPITAL ONE, PO BOX 31293, Salt Lake City, UT 84131-0293
520340541	+ Email/Text: bankruptcy@certified-solutions.com	Feb 18 2025 22:46:00	CENTRASTATE MEDICAL CTR, C/O CERTIFIED-SOLUTIONS, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750
520316595	+ Email/Text: bankruptcy@certified-solutions.com	Feb 18 2025 22:46:00	CERTIFIED SOLUTIONS, PO BOX 1750, Whitehouse Station, NJ 08889-1750
520316596	+ Email/Text: bankruptcy_notifications@ccsusa.com	Feb 18 2025 22:47:00	CREDIT COLLECTION SERVICES, 725 CANTON STREET, Norwood, MA 02062-2679
520316601	^ MEBN	Feb 18 2025 22:39:27	CREDIT MANAGEMENT COMPANY, 200 EAST POST ROAD, SUITE 130, White Plains, NY 10601-4959
520316603	+ Email/Text: bankruptcy@ctech-collects.com	Feb 18 2025 22:45:00	CTECH COLLECTIONS INC, PO BOX 402, Mount Sinai, NY 11766-0402
520328337	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 18 2025 22:59:19	Carvana, LLC / Bridgecrest c/o AIS Portfolio Servi, PO Box 4138, Houston, TX 77210-4138
520316606	^ MEBN	Feb 18 2025 22:39:09	HACKENSACK MERIDIAN HEALTH, PO BOX 8505, Coral Springs, FL 33075-8505
520331661	+ Email/Text: bankruptcy@ctech-collects.com	Feb 18 2025 22:45:00	Hackensack University Medical Group, c/o C. Tech Collections, Inc., 5505 Nesconset Highway - Suite 200, Mt. Sinai, NY 11766-2026
520316620	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 18 2025 22:45:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520316623	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 18 2025 22:59:19	JPMCB - CARD SERVICES, 301 N WALNUT ST, FLOOR 09, Wilmington, DE 19801
520364421	+ Email/Text: RASEBN@raslg.com	Feb 18 2025 22:44:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
520316624	^ MEBN	Feb 18 2025 22:38:07	KML LAW GROUP, PC, 701 MARKET STREET, SUITE 5000, Philadelphia, PA 19106-1541
520542068	Email/Text: govtaudits@labcorp.com	Feb 18 2025 22:45:00	LABORATORY CORPORATION OF AMERICA, PO BOX 2240, BURLINGTON, NC 27216

District/off: 0312-3

User: admin

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520316625	Email/Text: Bankruptcy@mjrf.com	Feb 18 2025 22:45:00	MULLOOLY, JEFFREY, ROONEY & FLYNN, LLP, 6851 JERICO RPKE, SUITE 220, PO BOX 9036, Syosset, NY 11791
520316628	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Feb 18 2025 22:44:00	NJ E-ZPASS, PO BOX 4971, Trenton, NJ 08650
520316632	^ MEBN	Feb 18 2025 22:38:33	PA TURNPIKE TOLL BY PLATE, PO BOX 645631, Pittsburgh, PA 15264-5254
520316633	^ MEBN	Feb 18 2025 22:38:32	PORT AUTHORITY NY NJ, ATTN: TOLLS BY MAIL PAYMENT PROCESSING C, PO BOX 15183, Albany, NY 12212-5183
520316635	^ MEBN	Feb 18 2025 22:38:16	QUEST DIAGNOSTICS, PO BOX 825, South Windsor, CT 06074-0825
520316637	^ MEBN	Feb 18 2025 22:39:32	RWJ BARNABAS HEALTH, PO BOX 22363, New York, NY 10087-0001
520316638	+ Email/Text: DeftBkr@santander.us	Feb 18 2025 22:46:00	SANTANDER BANK N.A., 15 WESTMINSTER STREET, Providence, RI 02903-2437
520316639	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 18 2025 22:48:48	SYNCB/SAMS CLUB, 4125 WINDWARD PLAZA, Alpharetta, GA 30005-8738
520316641	^ MEBN	Feb 18 2025 22:38:11	VENGROFF WILLIAMS, INC., PO BOX 4155, Sarasota, FL 34230-4155
520316642	^ MEBN	Feb 18 2025 22:38:12	VIOLATIONS PROCESSING CENTER, PO BOX 15186, Albany, NY 12212-5186
520316644	+ Email/Text: mpieslak@waterfallrevenuegroup.com	Feb 18 2025 22:45:00	WATERFALL REVENUE GROUP, 2297 STATE HIGHWAY 33, SUITE 906, Trenton, NJ 08690-1717

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520316579	*+	AMERICOLLECT, PO BOX 1505, Manitowoc, WI 54221-1505
520316576	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court:, AMERICOLLECT, 1851 S ALVERNO ROAD, Manitowoc, WI 54221

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2025 at the address(es) listed below:

District/off: 0312-3

User: admin

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Date Rcvd: Feb 18, 2025

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Total Noticed: 61

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Edward Hanratty	on behalf of Debtor Christopher Michael Jankoski thanratty@centralnewjerseybankruptcylawyer.com aaguirre@centralnewjerseybankruptcylawyer.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4